A Study of Stress Management Techniques on Efficiency of Private Sector Banks Employees in Rajasthan

A Synopsis

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Introduction

Today stress is becoming a major issue of daily life. Stress is our mental, physical, emotional, behavioural reactions to any demand & threats. Stress is divided in to two part Positive stress & negative stress. Positive stress is called eustress & negative stress is called distress. Positive stress is a stress when the situation provides an opportunity to a person to achieve something. It acts like a motivator for good performance. Stress is negative when a person suffers physical, emotional, social, organizational problems.

We feel & experience stress when we think that we don't have resources, time, money & proper information to manage the situations. We suffer stress when we feel out of control. We can say that everyone manage stress in different – different way in multiple conditions. You will manage stress in good way when you are assured your ability, capabilities to handle & control all bad situations. Stress is an action or situation that negatively effect on persons personal or professional life. When you feel uncomfortable or disturbed about any issue or something then stress problems arise. This situation can make your health poor & you may feel tension, irritation, anxiety, frustration, depression & headache. Stress can arise in large range of situations.

The World Health Organization defines Stress as "the reaction people may have when presented with demands & pressures that are not matched to their knowledge & abilities & which challenge their ability to cope"

Stress management play a very significant role in every field like finance & banking sectors, telecom sectors, BPO sectors, corporate sectors. Everyone have face stress problems related to family duties & responsibility, office workload, jobs tensions, high competition. During the past ten years, the banking sectors had gone fast changes like increased competition, technological changes, policy changes; service diversification and global banking cause of these changes, banking sectors employees are facing high stress problems. Banking sectors takes place to increase the country growth rate. In private banks stress level is increasing very day by day.

In this time banking sectors comes under stress. So there is need to stress management in this time. Stress creates many types of stress problems in banking sectors employees' life. Mostly banking sectors employees are suffering high level of stress problems which affects employee's health. There are many causes of stress which affects private banks employees these are organizational atmosphere, Workload, lack of management support, lack of communication , lack of promotional activities, Inappropriate reward system, difficult task. These stress causes gave

negative impact on employee's personal & professional life & employee's health also. Banking sectors employees have also suffer various types of health diseases such as tension, depression, headache, high or low blood pressure, heart attack, diabetes, weight increase or decrease problems, shoulder & stomach pain. So stress management is very necessary now days.

Stress affects efficiency of private banks employees negatively. Banks employees face many problems so private banks use important stress management techniques & strategies to overcome stress level among private banks employees. Stress management techniques like stress management programs, meditation programs, communication programs, promotional activities, counselling activities, reward systems, these techniques play a very significant role to reduce stress among private banks employees.

Objectives of the study

- To identify the causes of stress among private bank employees.
- To analyse the impact of stress on the performance & health of private banks employees.
- To compare & examine the level of stress experienced by top level & middle level employees working in private sector banks.
- To recognize the stress management strategies & techniques used by the employees to manage stress at private banks.

Review of literature

Ali T.Y., Hassan A., & Bashir R. (2013), revealed stress management in private banks & analyse various methods & techniques that management used to reduce stress among private sectors employees. The main purpose is to find out, how job stress influence personal & professional life of employees & physical & mental health of private banks employees. There are many reasons involve which create stress issues of private banks employees working life such as late working hours, work overload, role conflict, work life imbalance, improper reward system, lack of management support, communication gap, working atmosphere .Private banks employees face many types of health related issues these are tension, depression, anxiety ,heard attack, diabetes frustration ,shoulder pain, headache. These health problems affect employee's performance & employees working efficiency will decrease day by day. Banks employee's personal & professional life becomes imbalance. Private Banks must organize proper management techniques & strategies that help to overcome stress & banks should conduct yoga & exercise session, motivational session, promotional session, award system, stress management programs, time management programs, flexible working horse. These techniques will support to reduce stress level between private banks employees.

Bashir U. & Ramay I., (2010), analysed the impact of stress on employee's job performance on banking sector of Pakistan. Banking sector play a significant role for economic growth. Work pressure increasing very quickly in banking sector. Stress affects performance of employees very badly. (Selly, 1936) first introduced the idea of stress in to the life science. He defined stress as the force, pressure, or tension subjected upon an individual who resists these forces and attempt to uphold its true state. stress create many problems such as work overload, role ambiguity, role conflict, lack of feedback, technological changes, organizational climate & structure. Khan, Wolfe, Quinn & Snoek (1964), was designed four stressors work conflicts, resource inadequacy, work overload & work ambiguity. In this paper, researcher shows the relationship between stress & job performance of employees. Employee's job performance is negatively correlated to job stress. Bank should organize some plans & programs to reduce stress level between employees. Banks should start stress management programs, time management procedure, reward system, motivational programs. Banks management should support every employee & understand employee's problems. Management support & managerial strategies helps employees overcome the stress problems.

Balder M.R. (2011), the main motive is to analyse the cause of stress & how they affect the overall job performance of banker. Stress became a huge issue all over the world. Every sector, organizations, companies, industries, banks facing the stress problem. In this paper researcher identify some important factors which is the reason of stress these are heavy work load, high market competition, low salaries, management peer support & behaviour, lack of acknowledgement, public dealing, high targets, longer time frames at work, outcome of decisions. These causes of stress are very harmful for banks. These stress cause gives negative impact of the performance of bank employees. Banks should give extra salary & compensation for overtime & banks should conduct career development plans & time management procedure, extra time for refreshment, counselling sessions, motivational programs, reward system, training programs, and promotional activities for employees. These plans & programs are very helpful to reduce the stress & increase the job performance of the employees.

Deshwal S. (2015) examines the role of stress management courses & analyzed the impact of training programs of stress management on banking sectors employees. In this modern & technological based world, everyone wants to work in banking sector. So competition is increasing very quickly in banking sector. Indian banking industry play a significant role to the economical growth of our country .In banking sectors, employees & manager face lots of responsibilities & work pressure that's why physical, psychological disorder creating a big problem between them. Occupational stress is very dangerous for employees because it affect both personal & professional life. In this study, researcher identify many causes of stress which create critical problems in banking sectors employees life these are high workload, role ambiguity, role conflict, low status, lack of participation ,political pressure, responsibilities load, lack of competition , lack of reward system, less communication skills, powerlessness, poor performance, hard working conditions. This study purpose to see the effects of stress management courses & training session on banking sectors employees. Development programs & stress management training session play a important role to reduce the stress level of banking sectors employees. Banks should take major steps to improve the organization conditions. Banks should start good organizational welfare policies, plans, activities to motivate the employees & to increase the efficiency of employees.

Malik N. (2011), researcher analyzes the level of occupational stress between public & private bank employees in Quetta city. Banking sector has become one of the highly competitive sectors all over the world. Stress & occupational stress have negative impact on the performance of employees & working environment. Researcher analyze some aspects which affect the job stress,

occupational stress these are role conflict, role overload, role ambiguity, lack of supervisory support, feeling of inequality, rules & regulation, job difficulty, job requirements capability mismatch. This research shows that private bank employees face more stress & workload compared to public bank employees. To overcome the occupational stress level bank should organize stress management programs, stress management training programs, stress management strategies, reward system, grievance handling procedures, and individual stress alleviation program.

Nirmala. R. (2015), access stress management between the employees of banks & also identifies the stress management strategies to manage stress level among banks employees. Stress affects the efficiency of bank employee's .Employees performance decrease day by day cause of physical, mental, emotional, psychological, environmental, behavioural, & organizational changes arise. These changes affect the work performance, health of employees, personal, professional & social life of bank employees Stress management strategies always helpful to reduce the stress level of bank employees & create a stress free atmosphere in organization. In this paper, researcher identified two types of stress management strategies for managing the stress 1st is individual oriented strategies in this strategies single active ,single passive, groups activities, meditation , exercises are comes & 2nd is organizational oriented strategies in this strategies stress management programs, employees assistance program, physical activities longer lunch hours, health care centres take place. So these stress managing strategies very useful to overcoming stress problems. Banks should take an appropriate decision for the welfare of banks employees. Banks should start some activities such as motivational, entertainment, training, promotional activities & time management procedure, skills & knowledge enhance activities. These activities always help to reduce the stress of bank employees.

Paranthaman T. (2015), analyse the stress management competencies among banking sectors employees. Stress is becoming very critical matter in every organization. In this time many banks take serious actions about this stress problem. Researcher analyse many stress management competencies which using dimensions of appreciation, humble & responsible behaviour, communicating work, managing work, balancing odd situations, balancing team work & individual work. These are the various dimensions of stress management competencies. These stress management competencies gave good impact on employees of banks. Compares

competencies of female employees with married or unmarried employees & joins family employees. So he found that female employees have important competencies in balancing critical conditions. Married employees have peaceful & hummable behaviour than single employees. Management should start training & development programs, promotional activities, good policies & plan to upgrade the competencies of stress management for employees of banking sectors.

Selvakumar A.X. & Immanuel S.L. (2015), Identify the various elements of stress which affect in public & private banks. In this time stress level increased day by day in banking sectors. Private & public sector both are under the high stress. Banks employees is facing the problems of high work pressure & Emotional & physical pressure, long working hours, heavy work load, lack of job autonomy, lack of management support. To overcome the cause of stress there are many important practices to managing the stress factors these are developing a effective transparent communication program, developing effective formal & informal relationship, performance evaluation, redesigning and restructuring of work ,conduct training programs , & proper management techniques with the help of this programs bank employees stress level can be reduced. There is no specific difference in employees management stress between public & private sector bank employees. While seen that in survey, private bank employees facing more stress then the public bank employees. So the private banks must take major steps to solve stress problems & create a healthy environment in banks. Healthy e0nvironment can reduce the stress level of employees & increase performance of employees

Shukla H. & Garg R. (2013), main purpose is to find out the main elements of stress & workplace stress & researcher also want to know about the reason of stress & a solution to control stress between employees. Researcher completed their research in nationalized banks. Banks face many challenges since ten years these challenges are technological rebellion, service diversity & global banking. In this time every things is modern & technological based .Technology play a very important role in every fields. Because of high competition stress level increased day by day. Technological changes, social responsibilities, quick social changes are the main reason of stress. In this time very difficult to survive with this technology changes because it affect the physical & mental health of employees. Stress affects employee's performance very badly. Employees face main problems. So to improve the employees performance banks take serious steps to overcome these stress problems. Banks start many plans, programs, activities to motivate the employees & reduce the stress level.

Rao S., Madan Mohan S. & Pandey B. (2014), manage stress management & performance status in public & private banks & analyzed the level of occupational stress & level of performance status between the private & public bank employees. In this generation, stress became a big problem for banking sectors. Because of stress, employees performance status level going down day by day. For this research purpose, personality & personal psychology areas was taken. Personality is not a quality of a person. Personality shows the overall organized behaviour of that person. Every person has a different personality. For personality purpose, every person has different from other. Under the Personality & personal psychology, researcher selected various factors under this variable & measures the performance of public & private bank employees. Stress level mostly equally in public & private sector banks mostly employees were satisfied with their work, work culture& achievements

Hamdan Y. (2012), the main motive is to identify the work stress in organization & explore how it affects the performance & productivity of any organization. Stress is becoming a serious problem in this time. Researcher discussed many sources of stress such as environmental, organizational, personal factors. These factors create stress problems in organizations & organisations suffer low productivity, high absenteeism, increased turnover & insurance costs. These problems affect growth & performance& productivity of organization. Stress creates physical, mental & behavioural problems like headache, tension, depression, anxiety, dissatisfaction, irritation, increased drinking & smoking & eating habits, sleep disorder. It gives negative impact on employee's personal & professional life. So it is very necessary to take major steps to solve stress problem. Organizations should start stress management programs, time management programs, improve work life balance, technological system, promotional plan, retirement plans & conduct counselling sessions, motivational & meditation sessions.

Research Methodology

Research methodology can be explain as a giving idea or plan in which researcher is using various methods & process to accomplish research objectives or target. Researcher methodology is a systematic & formal way to solve a particular research problem. It is a science of learning how research is to be carried out. Researcher describing, explaining, estimating all circumstances related to work are called research methodology. It is also explain as the study of methods by which information & knowledge is earned with a specific topic or areas. The main motive of research methodology is to give the work plan of research.

According to Sidhu (1998), "Research is a systematic method of exploring, analyzing & conceptualizing social life in order to extend, correct or verify knowledge aids in the construction of a theory or in the practice of an art".

Research Design:-

Research design is descriptive in nature. Research design is the overall plan or programme of research. It is common layout for the collection, measurement & analysis of data. In descriptive study information is collected without changing the environment. Descriptive research design used to recognize & gain information on the characteristics of particular problems. Collection of data will be take quantitative & statistical techniques to summarize the information. Descriptive statistics use to obtain the mean and standard deviations.

Data collection:-

1. **Primary Data-**

Primary data will be collect from private banks employees & manager. Primary data will be collecting from private banks employees at all levels and managers. Personal Interview, Telephonic Interview & Questionnaire methods will be used for gathering information.

2. **Secondary Data**

- Journals
- Magazines
- Websites
- Research publications

Sampling:-

Sampling Unit: 4 Cities of Rajasthan

No of Banks- I will take 4 banks of Rajasthan

1. ICICI Bank
2. HDFC Bank
3. Axis Bank
4. IndusInd Bank

No of Branches- 3

Size of Sample: 480

Source List: Private sector bank employees & Managers

Stress Measuring Scales: -I will use 2 types of stress measuring and stress coping scales

- Perceived Stress Scale (PSS)
- Stress Coping Resources Inventory

Instruments of Data Collection:-

For quantitative data collection I will use questionnaire method to collect quantitative data through which I will analyze frequency distribution, central value of data, standard deviation and correlation between two variables.

Statistical tools:-

Selection of tools & techniques play a very important role in research. The collection of data will be use by use some statistical tools like central tendency, and correlation analysis and frequency distribution.

- **Chart and diagrams:** In this research I will use chart and diagram for effective representation of data for better understanding facts of research.
- **Frequency distribution:** Collected data will be distributed in frequencies.
- **Central tendency measurement:** according to collection of data central value of data will be analyze by mean in this study.
- **Standard Deviation:** Standard deviation used to quantify the amount of variation or dispersion of a set of data values.
- **Correlation analysis:** In this research for comparing two variable of research I will use correlation analysis as statistical tool.

Hypothesis:-

H1- Stress effects negatively on the health of private bank employees.

H2- stress effects negatively on the performance of private banks employees.

H3-Top level employees are facing more stress than middle level employees.

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